

OBJECTIVE

A responsible position in a financial services company that will utilize my background and experience regulating financial institutions.

CAREER SUMMARY

Nearly twenty-eight years of progressively responsible experience as a financial institutions regulator.

Six years as an Examiner, responsible for conducting comprehensive examinations of some of the largest and/or most complex thrift institutions in the Northeastern United States.

Fifteen years as a Field Manager, responsible for supervising all regulatory activity for a group of thrift institutions, with administrative responsibility for a team of examiners.

Seven years as an Assistant Director, with broader responsibility over a larger group of thrift institutions, managing a team of Field Managers and their respective staffs, along with a team of Financial Analysts.

SELECT ACCOMPLISHMENTS

- Well versed in all aspects of banking-particularly Capital, Earnings, Asset Quality, Liquidity, Interest Rate Risk, Compliance, Information Technology and Management
- Solid background in strategic and business planning, as well as mergers and acquisitions
- Strong technical skills in the accounting, lending, investment and asset-liability management areas, as well as auditing and asset review
- Good working knowledge of consumer compliance issues and the Community Reinvestment Act
- Highly experienced in dealing with all levels of bank management, including Boards of Directors
- Proven leadership and strong problem-solving skills
- Excellent writer/editor and accomplished speaker
- Successful track record as a regulator promoting the health of financial institutions
- Performance consistently judged Outstanding-Received numerous Performance and Service Awards

EXPERIENCE

U.S. Department of the Treasury
Office of Thrift Supervision
Examiner/Field Manager/Assistant Director

1975-2002

EDUCATION

Siena College
B.S. Finance, 1974
Graduated Cum Laude

Numerous management, business and banking courses and seminars.

CERTIFICATION

Accredited Federal Thrift Regulator (F.T.R.)

ADDITIONAL SKILLS

Good computer skills-Proficient in Windows-based platform, and applications such as Word, Excel, Outlook and Power Point